

Certificate Number: 16339-NYN-DE-036164993

Bankruptcy Case Number: 21-30855



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 28, 2021, at 1:47 o'clock PM EST, Stephanie Turner completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Northern District of New York.

Date: November 28, 2021 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor